



Ad Hoc Pediatric Dental Technical Work Group

June 6, 2014

AGENDA

**Ad Hoc Dental Technical Work Group
Meeting and Webinar
Friday June 6, 2014, 12:00 - 2:00 p.m.**

June Agenda Items

Suggested Time

- | | |
|---|------------------------------|
| I. Welcome & Agenda Review (Casey Morrigan) | 12:00-12:10(10 min.) |
| II. Adult Dental Benefit Exclusions & Limitations (Taylor Priestley) | 12:10 -1:00 (50 min.) |
| III. Coordination of Benefits (Taylor Priestley) | 1:00 - 1:30 (30 min.) |
| IV. Wrap-Up and Next Steps (Casey Morrigan) | 1:30 - 2:00 (15 min.) |

Send public comments to QHP@covered.ca.gov

ADULT DENTAL BENEFIT EXCLUSIONS & LIMITATIONS

TAYLOR PRIESTLEY, PLAN MANAGEMENT

ADULT DENTAL BENEFITS EXCLUSIONS & LIMITATIONS

Plan Year 2016 Proposed Approach

- Develop standardized disclosure of exclusions and limitations
- Consider standardized exclusions and limitations

Plan Year 2015 Proposed Approach

- Use of messages and hover text on Plan Selection and Plan Details pages
- Provide guide to reading plan documents and locating benefit limits and exclusions

CALHEERS DENTAL PLAN SELECTION DEMO

Presenter:

Noah Miller, CalHEERS

EXCLUSIONS & LIMITATIONS DISCLOSURE DISCUSSION

Summary of proposed approach:

- Location of guide to reading dental plan brochures?
- Topics for guide
- Location(s) of hover text alerts to exclusions and benefits

COORDINATION OF BENEFITS

TAYLOR PRIESTLEY, PLAN MANAGEMENT

GOALS FOR DISCUSSION

- Develop understanding of coordinating benefits between QHPs and SADPs
- Understand practical implications of QHP designation as Primary for:
 - Member
 - Dental Provider
 - Primary Plan
 - Secondary Plan

COORDINATION OF BENEFITS IN 2015

- **Embedded QHP is Primary**
 - When a Primary Dental Benefit Plan is coordinating its benefits with one or more secondary dental benefits plans, it shall pay the maximum amount required by its contract with the enrollee or subscriber
- **SADP is Secondary**
 - Secondary Dental Benefit Plan pays the lesser of either the amount that it would have paid in the absence of any other dental benefit coverage, or the enrollee's total out-of-pocket cost payable under the primary dental benefit plan for benefits covered under the second plan
- **In a DHMO, out of network services are not covered services**

SCENARIO 1

QHP out-of-pocket maximum \$6,250

SADP out-of-pocket maximum \$350

SCENARIO 1	Silver Coinsurance (Embedded DPPO)	DPPO-Standalone	
Procedure & Billed Charge ¹	Primary Dental Carrier/ In Network	Secondary Dental Carrier/ In Network	Secondary Calculations
a. Filling: \$360	Plan: \$288 (80%) Child: \$72 (20%)	Plan: \$72 Child: \$0	Lesser of 80% (\$288), or enrollee out-of-pocket cost (\$72)
b. Root Canal: \$2,300	Plan: \$1,150 (50%) Child: \$1,150 (50%)	Plan: \$1,150 Child: \$0	Lesser of 50% (\$1,150), or enrollee out-of-pocket cost (\$1,150)
c. Medically Necessary Orthodontia: \$12,000	Plan: \$6,000 (50%) Child: \$6,000	Plan: \$6,000 Child: \$0	Lesser of 50% (\$6,000) or enrollee out-of-pocket cost (\$6,000)

¹Billed Charges are for sample illustration purposes only

SCENARIO 7

QHP out-of-pocket maximum \$6,250

SADP out-of-pocket maximum \$350

SCENARIO 7	Silver Copay (Embedded DHMO)	DPPO-Standalone	
Procedure & Billed Charge ¹	Primary Dental Carrier/ Out of Network	Secondary Dental Carrier/ In Network	Secondary Calculations not applicable, SADP functions as Primary
a. Filling: \$360	Plan: \$0 Child: \$360	Plan: \$288 Child: \$72	80% of \$360 (\$288)
b. Root Canal: \$2,300	Plan: \$0 Child: \$2,300	Plan: \$1,950 Child: \$350	\$2,300 - \$350 (\$1,950)
c. Medically Necessary Orthodontia: \$12,000	Plan: \$0 Child: \$6,250	Plan: \$11,650 Child: \$350	\$12,000 - \$350 (\$11,650)

¹Billed Charges are for sample illustration purposes only

COORDINATION OF BENEFITS SUMMARY

- Children enrolled in both embedded QHP and SADP will usually receive 100% coverage for services
- In most scenarios, member cost share will accrue to QHP out-of-pocket maximum (\$6,250)
- Covered California needs to educate consumers about practical implications of purchasing a SADP (e.g., knowledge of networks, maximum out-of-pocket)

WRAP UP AND NEXT STEPS

CASEY MORRIGAN, CONSULTANT, PLAN MANAGEMENT

THANK YOU

Send public comments to QHP@covered.ca.gov